Case 16-16488 Doc 1 Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main 1 of 10 Fill in this information to identify your case: FILED United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT Northern District of Illinois NORTHERN DISTRICT OF ILLINOIS Case number (If known): Chapter you are filing under: MAY 16 2016 Chapter 7 ☐ Chapter 11 🔲 Chapter 12 JEFFREY P. ALLSTEADEL GUERK an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Partin **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture identification (for example, First name your driver's license or passport). Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 19 1 1 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9 xx - xx -9 xx - xx -\_\_\_\_\_ Identification number (ITIN)

Debtor 1

Case 16-16488 Doc 1 Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main Document

Page 2 of 10

Case number (if known)

	About Debtor 1;	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years	Business name	Business name
include trade names and doing business as names		<u> </u>
doing buomada da names	Business name	Business name
	EIN	EN
	EIN	EIN
avitatival nativitatival representative service and visit of the service service and visit of the service serv	A Utominical New Prince of Cases of An Anna Cases of Harmon Anna Prince of Anna Anna Anna Anna Anna Anna Anna Ann	If Debtor 2 lives at a different address:
	35/0 Si Rhobes Ap+1203 Number Street	Number Street
	City State ZIP Code	City State ZIP Co
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Coo
Why you are choosing	Check one:	Сheck one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition. I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
	:	\$10

Debtor 1

Case 16-16488

Doc 4

Document

Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main Page 3 of 10

Case number (if known)\_

Part 2: Tell the Court About Your Bankruptcy Case

888						
7.	The chapter of the Bankruptcy Code you are choosing to file under	Tor Ban	one. (For a brief description kruptcy (Form 2010)). Also apter 7 apter 11 apter 12 apter 13	n of each, see <i>Not</i> , go to the top of p	ice Required by 1 page 1 and check	1 U.S.C. § 342(b) for Individuals Filing the appropriate box.
8.	How you will pay the fee	l wi loca you sub with local with large App.	Il pay the entire fee whal court for more details rself, you may pay with mitting your payment or a pre-printed address.  The ed to pay the fee in insplication for Individuals to the education for I	about how you r cash, cashier's on your behalf, you stallments. If you pay The Filing aived (You may not required to,	nay pay. Typical check, or money ur attorney may u choose this of Fee in Installme request this opi waive your fee,	neck with the clerk's office in your lly, if you are paying the fee of order. If your attorney is pay with a credit card or check potion, sign and attach the ents (Official Form 103A).
***************************************		less pay	than 150% of the officia	al poverty line the If you choose th	at applies to you nis option, you m	ur family size and you are unable to nust fill out the Application to Have the
9.	Have you filed for bankruptcy within the last 8 years?	☑ No ☐ Yes.	District  District  District	When When When	MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	☑ No ☐ Yes.	Debtor	When	MM / DD / YYYY	Relationship to you  Case number, if known
	affiliate?		District	When	MM / DD / YYYY	Relationship to you  Case number, if known
11.	Do you rent your residence?	No. Yes.	Go to line 12. Has your landlord obtaine residence?  No. Go to line 12.	'ement About an E	nent against you a	and do you want to stay in your  Against You (Form 101A) and file it with

Case 16-16488 Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main Doc 1 Page 4 of 10 **Document** Debtor 1 Case number of known Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time business? Yes. Name and location of business A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. oxdot Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.					
Yes.	What is the hazard?				
		***************************************			
	If immediate attention is	s needed, wi	hy is it needed?		
	1A#= 1: 46				
	Where is the property?	Number	Street		The state of the s
		City		State	ZIP Code

Case 16-16488

Filed 05/16/16

Entered 05/16/16 15:40:49 Page 5 of 10

Desc Main

Debtor 1

Doc 1 Document

Case number (if known)

Part 5:

## **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	
You must check one:	

🛂 I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about

credit counseling because of:

	-
☐ Incapacity.	I have a mental illness or a ment deficiency that makes me incapable of realizing or making rational decisions about finances
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty.	I am currently on active military

duty in a military combat zone. If you believe you are not required to receive a

briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

ı	٩bou	t De	btor 2	(Spouse	Only in :	a Joint	Casel
1		3.00	8000				,

You must check one:

J	I received a briefing from an approved credit
	counseling agency within the 180 days before
	filed this bankruptcy petition, and I received a
	certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	t
credit counseling because of:	

Incapacity.	I have a mental illness or a mental
	deficiency that makes me
	incapable of realizing or making
	rational decisions about finances

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-16488

Doc 1 F

Filed 05/16/16

Entered 05/16/16 15:40:49 Desc Main Page 6 of 10

Debtor 1

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Alidie Name

Middle Name

Middle Name

Case number (if known)\_\_\_\_\_

16. What kind of debts do you have?	16a. <b>Are your debts prima</b> as "incurred by an individ	i <b>rily consumer debts?</b> Consumer del ual primarily for a personal, family, or hou	bts are defined in 11 U.S.C. § 101(8) usehold purpose."
,	No. Go to line 16b. Yes. Go to line 17.		
	16b. <b>Are your debts prima</b> morley for a business or i	rily business debts? Business debts nvestment or through the operation of the	are debts that you incurred to obtain business or investment.
	<ul><li>Mo. Go to line 16c.</li><li>☐ Yes. Go to line 17.</li></ul>		
	16c. State the type of debts yo	u owe that are not consumer debts or bu	siness debts.
7. Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	administrative expens	ter 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?
to unsecured creditors?  8. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
9. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
How much do you     estimate your liabilities     to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
art 7: Sign Below			
or you	I have examined this petition, a correct.	nd I declare under penalty of perjury that	the information provided is true and
	If I have chosen to file under Ch of title 11, United States Code. under Chapter 7.	apter 7, I am aware that I may proceed, i I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed
	If no attorney represents me an this document, I have obtained	d I did not pay or agree to pay someone vand read the notice required by 11 U.S.C	who is not an attorney to help me fill out . § 342(b).
		th the chapter of title 11, United States C	
	I understand making a false star with a bankruptey case can resu 18 U.S.C. §§ 152, 1647, 1519, a	alt in fines up to \$250,000, or imprisonme	money or property by fraud in connection nt for up to 20 years, or both.
	* Day la	*	
	Signature or Debtor 1  Executed on 5 / 5	Signature Signature	e of Debtor 2
	MM / DD /		MM / DD / VVVV

ase 16-16488 Doc Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main Page 7 of 10 Document Debtor 1 Case number (it known) Middle Name i, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. X Date Signature of Attorney for Debtor MM DD / YYYY Printed name Firm name Number Street City State ZIP Code

Email address

State

Contact phone \_

Bar number

ase 16-16488 Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main Page 8 of 10 Document Debtor 1 Case number (if known For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying, Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? ☐ Mo Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? Did fou pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? No. Yes. Name of Person\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney in a cause me to lose my rights or property if I do not properly handle the case.

Signature of Debtor 1

Date

5 15 204

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address

Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address

Email address

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	)	
	)	
Debtor (s)	)	Case No.
• • • • • • • • • • • • • • • • • • • •	)	Chapter /
	)	

## List of Creditors

Com ED  Villiage of Riverbalz IL.  60827 157 W. 144th 8t	Village of Dollon II. to419 14122 Chicago Road
6082/ 121 m. 144410	

Case 16-16488 Doc 1 Filed 05/16/16 Entered 05/16/16 15:40:49 Desc Main btor 1 Debtor 1